

## **Blanket Group AME and AD&D**

\*Maximum Benefit per Primary Insured, the Spouse of Primary Insured and the Child(ren) of Primary Insured receive 50% of the Primary Insured's Maximum Benefit.

\*\*“Excess” means charges that are not covered under any other valid insurance coverage, accident medical expense benefits or health benefit plan coverage, including but not limited to coverage of benefit entitlement under or pursuant to any uninsured/underinsured motorist coverage, personal injury protection coverage under any automobile policy, comprehensive major medical insurance, hospital/medical surgical insurance, other indemnity health insurance, health coverage under a HMO or PPO plan, workers compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid and Medicare.

Benefits reduce by fifty percent (50%) when an Insured reaches age sixty-five (65).

The Blanket Group Accidental Death & Dismemberment and Excess Medical Expenses Plan forms BACC-2012-P-FLIC/BACC-2012-P-NFL are underwritten and administered by Freedom Life Insurance Company of America/National Foundation Life Insurance Company and issued to HDA and are subject to the definitions, terms, limitations and exclusions as contracted in the Blanket Group Accident Policy.